

U.S. DISTRICT COURT
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TRENTON, NJ

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JEANNE A. NAUGHTON

BY: 
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B 23 (Official Form 23) (12/13)

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re RAFAEL D. MARTINEZ,
Debtor

Case No. 18-27867

Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

This form should not be filed if an approved provider of a postpetition instructional course concerning personal financial management has already notified the court of the debtor's completion of the course. Otherwise, every individual debtor in a chapter 7 or a chapter 13 case or in a chapter 11 case in which § 1141(d)(3) applies must file this certification. If a joint petition is filed and this certification is required, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, RAFAEL D. MARTINEZ (aka DELGADO), the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that on December 28, 2018 (Date), I completed an instructional course in personal financial management
provided by Clarify (aka Consumer Credit Counseling Service of Delaware), an approved personal financial
(Name of Provider)
management provider.

Certificate No. (if any): 03461-NJ-DE-032083217.

☐ I, _____, the debtor in the above-styled case, hereby
(Printed Name of Debtor)
certify that no personal financial management course is required because of [Check the appropriate box.]:
☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
☐ Active military duty in a military combat zone; or
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that
the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise
be required to complete such courses.

Signature of Debtor: 

Date: 1/2/2019

Instructions: Use this form only to certify whether you completed a course in personal financial management and only if your course provider has not already notified the court of your completion of the course. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03461-NJ-DE-032083217

Bankruptcy Case Number: 18-27867



03461-NJ-DE-032083217

BY: [Signature]
DEPUTY CLERK

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2018, at 11:26 o'clock AM EST, Rafael Delgado completed a course on personal financial management given by internet by Consumer Credit Counseling Service of Delaware Valley dba Clarifi, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 28, 2018 By: /s/Nicole Evans

Name: Nicole Evans

Title: Credit Counselor